

Information to identify the case:

Debtor 1	Robert G. Gelly	Social Security number or ITIN	xxx-xx-2281
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-18003-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert G. Gelly

8/18/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert G. Gelly
 Debtor

Case No. 17-18003-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db +Robert G. Gelly, 630 Lynn Ave, West Deptford, NJ 08096-1489
 516777444 +Angela Kirwin, 1112 Harker Avenue, Woodbury, NJ 08096-1124
 516777446 +ERC, PO Box 57547, Jacksonville, FL 32241-7547
 516777447 +Financial Recoveries, 200 E Park Dr., Ste. 100, Mount Laurel, NJ 08054-1297
 516777448 HCFS Healthcare Financial Services, LLC, Akron Billing Center, 3585 Ridge Park Drive,
 Akron, OH 44333-8203
 516777450 +KML Law Group PC, 216 Haddon Ave, Suite 406, Collingswood, NJ 08108-2812
 516777453 New Century Financial, c/o Pressler & Pressler, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 516781277 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516777454 +Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 516777455 +Shellpoint, PO BOX 740039, Cincinnati, OH 45274-0039
 516777456 Specialized Loan Services, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386
 516777457 +Trident Asset Management, PO Box 88424, Atlanta, GA 30356-8424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QBTHOMAS.COM Aug 18 2017 22:28:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2017 22:37:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 18 2017 22:37:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516777445 +EDI: CAPONEAUTO.COM Aug 18 2017 22:28:00 Capital One Auto Finance, 3901 N Dallas Pkwy,
 Plano, TX 75093-7864
 516777451 +EDI: MID8.COM Aug 18 2017 22:28:00 Midland Funding, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 516777452 +E-mail/PDF: bankruptcy@ncfsi.com Aug 18 2017 22:40:06 New Century Financial,
 110 South Jefferson Road, #104, Whippany, NJ 07981-1038

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516777449 KML
 aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Robert G. Gelly andy@sjbankruptcyllaw.com,
 abfecf@gmail.com;r39848@notify.bestcase.com
 Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
 bthomas@ecf.epiqsystems.com
 Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSETBACKED CERTIFICATES, SERIES 2007-7
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5